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# ANNUAL REVIEW OF OVERAGED DEPENDANTS

Dear Member,

POLMED conducts an annual review of the status of all dependants over the age 21. This ensures that all members are paying the correct contributions for dependants over the age of 21, in accordance with the Scheme rules.

## HERE'S WHAT YOU NEED TO KNOW ABOUT THE PROCESS:



### FINANCIALLY DEPENDENT ON MEMBER

Beneficiaries who are financially dependent on a principal member could include adult children who are not studying and are unemployed, as well as the principal member's parents or parents-in-law. This review takes place annually during the dependant's birthday month.

The process is automatically triggered **90 days** before the dependant's birthday, and the principal member will receive a reminder via email or SMS, requesting them to submit the necessary documents to the Scheme in order to retain the dependant as a beneficiary.

An automated reminder letter, sent via SMS one month before the dependant's birthday, will again request proof of financial dependency. If the principal member does not respond, a final reminder will be issued, stating that the dependant's membership will be terminated if no proof of financial dependency is provided.



### WHAT HAPPENS WHEN THERE IS NO RESPONSE FROM THE MEMBER?

If the principal member does not respond to the Scheme to request that the dependant is retained, the dependant's membership will be terminated at the end of the anniversary month.



### CAN THE TERMINATED DEPENDANT BE REINSTATED?

Yes, the dependant can be reinstated if the principal member provides the Scheme with the required affidavit confirming financial dependency **within 90 days** of the termination date. Any arrears will be applied once the dependant's membership is reinstated.

Please note that, according to the Scheme rules, reinstatement will be backdated for up to **90 days** only. If this **90-day period** has passed, the dependant cannot be reinstated but must be re-registered on the Scheme, with all waiting periods and underwriting rules applied.



### ANNUAL STUDENTS REVIEWS

Student beneficiaries are defined as adult children **between the ages of 21 and 29** who are still studying at a registered university. Child rates apply for students **under the age of 24**, while subsidised adult rates apply from the **age of 25**.

The annual student review takes place **every November**. The principal member is contacted via email and requested to submit proof of their dependant's enrolment at a registered tertiary institution. This documentation must be provided to the Scheme by the **end of February** the following year.

Follow-up SMS reminders are **sent in December and January**, encouraging members to submit the required proof of study **before deadline at the end of February**.



### WHAT HAPPENS WHEN THERE IS NO RESPONSE FROM THE MEMBER?

If the principal member does not respond, the Scheme will terminate the dependant's membership at the **end of February**.

If proof of study is **provided within 90 days** of the termination, the dependant will be reinstated, and any arrears will be raised accordingly.

**After 90-day period has passed**, the dependant cannot be reinstated and will need to be re-registered, with waiting periods and underwriting rules applied.

Regards  
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